

The INTERCHANGE

The official newsletter for Indiana state employees



It is time to select benefits for 2007

This year's Open Enrollment will offer some changes, but one thing hasn't changed: double digit increases in health insurance premiums. Why the increases remain is because the items that typically drive up costs are still present with state employees. What are those cost drivers that eat away at health care costs for state employees?

- We are getting older
- We access care more frequently
- Some of us engage in behaviors that have unhealthy consequences

To help offset those costs to both the State of Indiana and its employees, the State has taken a couple of steps. One is the implementation of One Care Street, which offers tools to help each of us make better choices for our health. The second is the incentive for all who do not use tobacco products (or those who stop using by January 1, 2007). Read more about those programs on the inside pages.

As for One Care Street, if you are enrolled in the State's health insurance program and have not taken advantage of One Care Street, you have until November 13, 2006 to do so. By participating in the program, you will save \$260 if you have single coverage and if you have family coverage, your savings will be \$390 during 2007, provided your covered spouse also participates. The net result is that you will have lowered your

health insurance premium by \$10 or \$15 every pay period in 2007. For those state employees who commit to be tobacco-free during 2007, their health insurance deductible will be reduced by \$500. To be eligible, you must have state health insurance coverage.

Those savings offer you an opportunity to improve your health. The money you save could go towards: health club membership, buying a piece of exercise equipment, hiring a personal trainer, buying several pair of walking shoes (for your entire family), scheduling regular massages, taking cooking classes on healthy eating, scheduling regular sessions with a nutritionist/dietician, or any number of other healthy choices.

There are several other significant changes in the health plans for 2007. Both the Anthem Trad I and M-Plan 3 plans will no longer be offered. A second high deductible plan will be added.

This plan will have a lower deductible than last year while the deductible on the existing plan will remain the same. We also will be offering a regional HMO in addition to M-Plan for employees in the southwest corner of the State.

Again for 2007, the State will make a contribution to our health savings account. Please carefully review your many options and make informed choices during the Open Enrollment process.

Important dates to remember

Open Enrollment starts Monday, October 30th and runs through noon (Indianapolis time) Monday, November 20, 2006. During this period, all employees — including participants in the Early Retiree Insurance Program, employees on disability or former employees with coverage through COBRA — can choose to make additions or changes to their benefit selections. Benefits for all employees are effective January 1, 2007.

Deductions for 2007 benefits will begin as follows:

- Payroll A: Dec. 27, 2006 (Deductions will be one day for 2006 elections and 13 days for 2007 elections.)
- Payroll B: Dec. 20, 2006 (Deductions will be eight days for 2006 elections and six days for 2007 elections.)

Deductions for flexible spending accounts (FSAs) and health savings accounts (HSAs) will begin

- Payroll A: January 10, 2007
- Payroll B: January 3, 2007.

State offers employees six health care plans

For 2007 state employees have six choices in health insurance plans. The plans include: an Anthem PPO, M-Plan HMO, a regional HMO for southwestern Indiana, two high deductible health plans and a Tri-Care Companion.

You can view the specifics of each plan (what they cover, how they work, etc.) by logging onto: www.in.gov/jobs/openenrollment. Make sure to carefully review all details of your current plan, as it may change for 2007, but here are some of the changes to existing plans:

- Anthem Trad II: Both single and family plans will have a \$500 deductible.
- M-Plan II: Both single and family plans will have a \$500 deductible.

- High Deductible Health Plan:
 - Preventive care covered at 100 percent, up from last year's 80 percent coverage.
 - The State will contribute 55 percent of the deductible into the employee's health savings account.

In each of the plans there are differences in the services to which the deductible applies. Read the plan summaries carefully to make sure you understand how the plan you choose will work.

Also, for all plans, please note that duplicate coverage for spouses and dependents will not be allowed. When a state employee is married to another

state employee, it will no longer be permitted for both spouses to elect family coverage. This means that each employee and his or her dependents may be covered by only one state-offered health, dental and vision plan.

Any employees currently enrolled in either Anthem Trad I or M-Plan III must select a new plan, as these will no longer be available. Review the alternative plans and service areas and select a plan that best suits your needs.

If you do not select a new health plan during Open Enrollment, you will not have health care coverage with the State for 2007.

One care puts money in your pocket

Any state employee who is currently covered by a State-provided health insurance plan is eligible to participate in the One Care Street program. The employee's spouse can also participate if the spouse is covered on a state plan.

One Care Street is designed to help identify existing or potential health concerns and provides state employees with the necessary tools to improve how we feel and function.

Some participants have been invited to work with a health coach. Even if you were not initially selected for a health coach, you and your spouse can contact One Care Street and be assigned a health coach, at no cost to either of you.

If you have not yet signed up for the One Care Street program,



by THE HAELAN® GROUP

do so today! **The deadline is November 13, 2006.** Call the toll-free One Care Street Customer Support line at 866.245.2453 and get started on the road to health!

By participating in the program, if you have single coverage, you will receive an extra \$10 in each paycheck for 2007.

For those with family coverage, whose spouse also participates in One Care Street, you can pocket an extra \$15 per paycheck.

If you sign up for life insurance for 2007, but did not have it in 2006, be prepared to provide evidence of insurability. This means that you may be required to have a physical. If the insurance companies determine you are a high risk, you may be denied coverage.

Employees who want to elect new life insurance coverage or to increase their supplemental or dependent life insurance will not be able to by using the PeopleSoft enrollment system.

Instead, employees need to contact their agency benefits coordinator to request the proper paper forms.

However, employees who want to decrease or drop any coverage or change beneficiaries must complete these actions online using PeopleSoft.

Dependent children coverage explained

Dependent children may be covered by an employee's health plan until the end of the calendar year in which they turn 19 years of age. Coverage for dependent children 19 years and older may continue until the end of the calendar year in which they turn 23, provided they are full-time students.

Just like last year, you must edit dependent student status in PeopleSoft and re-enroll your dependent(s) **in each plan every year**.

Documentation may be requested on occasion by the carrier to confirm continued eligibility.

Disabled dependent children may continue benefits beyond the calendar year in which they turn 19, provided eligibility is maintained and the

Disabled Dependent form is submitted. This form must be signed by a physician and submitted to the agency benefits coordinator during open enrollment or within 120 days of the beginning of the plan year. This form must be filed each year.

The State has changed its definition of a disabled dependent. Starting January 1, 2007, employees who have disabled dependents not currently enrolled in the State's plans may enroll the disabled dependent if the disabled dependent has maintained coverage under another group health insurance plan. Employees are required to provide proof of that coverage as well as meet the requirements listed in the previous paragraphs.

Happy Thanksgiving!

*Original artwork
by Jerry Williams
of the
Indiana State
Personnel Department.*



Re-up for flexible spending accounts

If you are enrolled in a flexible spending account (FSA), you are required to re-enroll each year. Participation does not automatically continue from one year to the next. FSAs provide the opportunity to set aside pre-tax dollars from each paycheck for reimbursement of qualified medical and/or dependent care expenses. Here are some important things to remember:

- If you are enrolled in one of the State's HDHP with HSA, you can contribute to a medical FSA, but you can only

use it for vision and dental expenses. You will need to adjust your contributions appropriately.

- FSA has a use-it-or-lose-it status. Money left in the plan at the end of the year is not rolled over or reimbursed.
- There is an administrative fee of \$2.40 per pay period.

If you are planning to participate in either a medical or dependent care FSA, review how each plan works at the Benefits Summaries link on the Open Enrollment Web site: www.in.gov/jobs/openenrollment.

New plans offered

A second high deductible health plan (HDHP) is being offered for 2007. This plan, HDHP II, will feature a lower deductible than HDHP I, so that more employees may find this an affordable choice with reasonable risk.

Single coverage with HDHP II will have a deductible of \$1,700; the deductible for the family coverage is \$3,400. Both of these deductibles can be further reduced by \$500 by participating in the tobacco non-user incentive.

HDHP II will cover preventive services at 100 percent and no deductible applies to those services. The maximum out-of-pocket expense for single coverage is \$2,400 and family coverage tops out at \$4,800. The State will contribute 55percent of the deductible into the employee's health savings account over the course of 2007.

One other plan new to state employees is a regional HMO – Wellborn HMO. This provider may sound familiar to some employees in the southwest part of Indiana, as it was available in previous years. Employees who work and/or live in the following counties will be able to select Wellborn for their health coverage: Daviess, Dubois, Gibson, Knox, Perry, Pike, Posey, Spencer, Vanderburgh and Warrick.

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Last minute details for enrolling

Once you have completed your open enrollment selections, make sure you have included all eligible dependents. Then print, sign and return your AS-47 to your agency benefits coordinator. If you do not turn in the AS-47, you will not have completed the open enrollment process, which means that payroll deductions will not be set up and you and all of your dependents will not be enrolled in any of your selected benefits packages. Don't risk being uninsured for 2007; complete and return your AS-47 as soon as possible. The deadline for turning in the form is noon, November 20 (Indianapolis time).

If you do not have access to a printer, contact your agency benefits coordinator. If you are an employee of a quasi-agency, work with your agency benefits coordinator to ensure appropriate payroll deductions are started.

After noon on Monday, November 20th, you will not be able to make changes to your benefits. This means you must be certain you have made all the best choices, remembered to include all eligible dependents to all plans and submitted a signed AS-47.

If you need make changes after the open enrollment period because of a change in your family status, you must contact your agency benefits coordinator and complete the necessary forms within 30 calendar days of the event. Qualifying events include:

- Changes in your legal married status (marriage, divorce, separation, annulment or death of spouse)
- Changes in the number of dependents (birth, adoption, placement for adoption or death)

- Changes in employment status for you or your spouse (termination of or change in employment, strike, lockout, start or end of an unpaid leave of absence or a change in worksite)
- Changes in dependent eligibility status (attainment of limiting age, gain or loss of student status, married or similar circumstance).

Failure to contact your agency benefits coordinator and complete the necessary paperwork **within 30 calendar days** means you will not be able to make changes until the next enrollment period.

**OPEN ENROLLMENT 2007
OCTOBER 31 THROUGH NOON
NOVEMBER 20, 2006
(INDIANAPOLIS TIME)**

The second best reason to give up tobacco*

Here's an opportunity where not doing something pays off. Don't smoke or use any tobacco products and the State will reduce your insurance deductible by \$500.

It is no secret that using tobacco or being exposed to tobacco products only increases our risk of serious health conditions. It is also no secret that tobacco is a hard habit to break.

With that in mind, the State is offering the Tobacco Non-User Incentive. For 2007, each of the state's health insurance plans will have deductibles. State employees can reduce their deductible by \$500 if the employee

Contact information for Open Enrollment:

- Log onto www.in.gov/jobs/openenrollment
- Contact your Agency Benefits Coordinator
- Open Enrollment Hotline at 317.232.1167
- Outside the 317 area code, call toll free 877.248.0007

commits, during open enrollment, not to use any form of tobacco in 2007. This applies to employees who have never used tobacco, those who have not used it in a long time and those who are going to **quit starting right now**.

Employees will sign up for the incentive during Open Enrollment. Those signing up for the incentive will also agree to be subject to testing for nicotine. So the time is **now** to start those tobacco cessation classes.

**The first reason – improved health and well-being*

State picks up the bulk of health care premium costs for 2007

The State will again increase its contribution to employee health care for 2007! For single coverage, the State's contribution will increase by \$200. For family coverage, the State's contribution grows by \$550. At the same time, the employee contributions for most plans are also increasing. So, how does this all play out—who is really bearing the burden of these increasing costs?

What we found was surprising. Of the six health care plans the State offers, the State's contribution to the premiums range anywhere from 77 to 100 percent. Ask your friends and family who work for other employers what the breakdown looks like for them. It is difficult to find many employers where the employee's cost ranged from no cost at all to only 23 percent.

The premiums for two of the plans (HDHP I and Tricare Companion) are paid for entirely by the State. For the new high deductible plan, HDHP II, the state picks up 92 percent of the premium costs for this plan, with the employee paying eight percent towards the premium.

The new Wellborn HMO plan has the State picking up 90 percent of the premium cost, with the employee chipping in 10 percent of the premium cost.

For M-Plan II, the State picks up 82 percent of the premium cost for single coverage and 83 percent for family coverage. The employee will be responsible for 18% for single coverage; with family coverage being 17 percent. For Anthem Trad II, the State is funding 77 percent of the premium costs for both single and family coverage. The employee will pick up the remaining 23 percent of the premium cost, regardless of coverage.

Of the three dental plans, the State picks up the entire premium costs (100 percent), regardless of which plan the employee selects. The premium costs for EyeMed Vision for single coverage is paid entirely by the State. For family coverage, the employee will pay 61 percent of the cost, with the State picking up 39 percent of the cost of the premium.

Listed below are each of the plans, the type of coverage and what we pay as state employees, compared with the state's cost share for each of the plans – medical, dental and vision. So make sure that before you sign up for open enrollment, you take the time to study the information. Compare and contrast the plans with what coverage they offer, do the same with the rates and then, log on and complete open enrollment.

| Plan | Coverage | Annual employee | Annual employer | Annual total | Employee share | Employer share |
|----------------------|----------|-----------------|-----------------|--------------|----------------|----------------|
| HDHP/HSA I | Single | - | 4,204.20 | 4,204.20 | 0% | 100% |
| | Family | - | 11,561.16 | 11,561.16 | 0% | 100% |
| HDHP/HSA II | Single | 370.76 | 4,204.20 | 4,574.96 | 8% | 92% |
| | Family | 958.88 | 11,561.16 | 12,520.04 | 8% | 92% |
| Anthem Trad II | Single | 1,265.68 | 4,204.20 | 5,469.88 | 23% | 77% |
| | Family | 3,481.14 | 11,561.16 | 15,042.30 | 23% | 77% |
| M-Plan II | Single | 922.48 | 4,204.20 | 5,126.68 | 18% | 82% |
| | Family | 2,418.52 | 11,561.16 | 13,979.68 | 17% | 83% |
| Wellborn | Single | 481.78 | 4,204.20 | 4,685.98 | 10% | 90% |
| | Family | 1,339.00 | 11,561.16 | 12,900.16 | 10% | 90% |
| TRICARE Companion | Single | - | 1,045.20 | 1,045.20 | 0% | 100% |
| | Family | - | 2,908.08 | 2,908.08 | 0% | 100% |
| DELTA Dental Plan I | Single | - | 218.66 | 218.66 | 0% | 100% |
| | Family | - | 598.52 | 598.52 | 0% | 100% |
| DELTA Dental Plan II | Single | - | 214.24 | 214.24 | 0% | 100% |
| | Family | - | 549.38 | 549.38 | 0% | 100% |
| DELTA Care (DHMO) | Single | - | 227.76 | 227.76 | 0% | 100% |
| | Family | - | 741.78 | 741.78 | 0% | 100% |
| EyeMed Vision | Single | - | 45.76 | 45.76 | 0% | 100% |
| | Family | 70.20 | 45.76 | 115.96 | 61% | 39% |

That's classified information!

State employees submitting items for sale must agree to the following rules:

- Contact information must include either a phone number (home or cell, no state numbers) or a home e-mail address. Include your area code!
- Ads must be submitted via e-mail to pwarnick@spd.in.gov, the items must be included in the body of the e-mail, no photos or attachments are allowed. No bold or italic type, no ALL CAPS.
- There is a limit of one ad per employee per issue. Each ad has a limit of three items.
- Deadline is the 10th of the month prior to the next issue.
- If garage sale, need to list times, date, street address and town.
- No real estate, for sale or rent.
- No Avon, Mary Kay, vitamins, etc.
- No businesses or professional services (i.e., tax preparation, car repair, animal breeding, etc.).
- State Personnel Department staff reserves the right to edit and/or refuse any ads.

Duck & goose decoys, field & floating geese, floating ducks with strings & weights; also carrying bags and camo netting. Call 317.882.7721 or 317.366.6415 (cell).

Michelin XW4 radial tire P195/70R14 mounted on rim for Plymouth Breeze; never used. \$50.

Singer MEMO-MATIC knitting machine, model 700/600 w/accessories, patterns & instruction books; like new. \$100.
Sunbeam MixMaster mixer. \$40. Contact Crslg8@aol.com or 317.542.1889 (leave message with name, phone #).

Dept. 56 Christmas collectibles, all retired, mostly New England Village pieces. Call 812.536.3574 or songdog@psci.net.

Wanted: Doors & rear passenger window for 1994 Chevy Baretta. For Sale: over 200 Beanie Babies in display cases; mostly bears, 1st, 2nd, 3rd generation. Will sell one or all; very reasonable prices or make offer. 812.372.5804 (home) or 812.344.3247 (cell).

Wanted: pickers & singers for a bluegrass/gospel jam session. Call 317.410.1896.

95 Dodge Intrepid, runs great; dark green, charcoal interior, window tint with Kenwood FM/CD; 72,000 mi. \$3,200 obo. Phone 574.753.5531.



2003 Harley Davidson 1200 Sportster, Anniversary Edition; lots of chrome. 7,000+ miles. \$7,000. Call Regina or Gary, 219.275.2282 or burrs@ffni.com.

Mid-1800's rocker. \$300. Multicolored recliner/rocker with 2 speed massager.

2001 Lincoln Town Car. V8, white, white leather interior, PS, PB, PW, PDL, power seats, A/C, AM/FM/cassette, keyless entry, excellent condition; 50,000 miles. Retail \$13,500, will take \$12,000. E-mail bhiggins6@insightbb.com with subject line "white car."

Dodge Stratus 2004, burgundy, auto, full power, 4 door, cruise control, CD/AM/FM, 84K miles (mostly highway). \$8,500. Bedroom set. \$450 or best offer. Call 317.431.9009.

Dog kennel, 6 x 12, like new. \$150, purchased for \$266. Call Raymond at 317.925.1312.

Like new treadmill & stationary bike, slightly used. Both for \$175. Contact: Abernathy47@cs.com.

Open enrollment made easy

Because the State of Indiana has more than 30,000 employees, and to avoid overloading the system, a schedule has been developed for employees to complete open enrollment. If at all possible, the State requests that you log onto PeopleSoft and complete the process during the following times:

| If your last name begins with | Log on between |
|-------------------------------|--|
| A through F | Oct. 30 to Nov. 1 |
| G through M | Nov. 2 through 6 |
| N through S | Nov. 7 through 10 |
| T through Z | Nov. 11 through 15 |
| Open | Nov. 16 until noon Nov. 20 (Indianapolis time) |

If you have trouble accessing PeopleSoft during the work day, please try again at an off-peak time, such as after 6 p.m. or on a weekend. Open Enrollment is completely self-service. You can access PeopleSoft from any computer with an internet connection and a Web browser, 24 hours a day, seven days a week.

Employees can find their log on information on the benefits statements that agency benefits coordinators distributed. For employees who have not accessed PeopleSoft since June 1, passwords have been re-set to the first initial of the employee's first name, last four digits of the employee's Social Security number and the first initial of the employee's last name. Once you are logged in, the system will prompt you to establish a new password.

State employees can access PeopleSoft year around to review benefits or update contact information. To access PeopleSoft, open a Web browser window and go to: <https://hr.gmis.in.gov/psp/hrprd/?cmd=logon>